

Form B18 (Official Form 18)(12/03)

United States Bankruptcy Court

Eastern District of Virginia
U.S. Courthouse, 101 25th St.
Newport News, VA 23607

Case Number 04-52482-DHA

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Michael Angelo Collins
141 Howard Dr.
Williamsburg, VA 23185

Social Security No.:

Debtor: xxx-xx-0559

Employer's Tax I.D. No.:

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: December 20, 2004

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0422-6
Case: 04-52482

User: admin
Form ID: B18

Page 1 of 1
Total Served: 17

Date Rcvd: Dec 22, 2004

The following entities were served by first class mail on Dec 24, 2004.

db +Michael Angelo Collins, 141 Howard Dr., Williamsburg, VA 23185-6018
aty +Olaf F. Gebhart, Jr., 739 Thimble Shoals Blvd., Ste 405, Newport News, VA 23606-3586
tr +Clara P. Swanson, 707 Mobjack Place, Newport News, VA 23606-1929
cr +Household Automotive Finance Corporation Departmen, c/o The Ramsey Law Firm, P.C, P.O.Box 201347,
Arlington, TX 76006-1347
6396360 +Beneficial, PO Box 17574, Baltimore, MD 21297-1574
6452949 +C/O THE RAMSEY LAW FIRM, P.C., P. O. BOX 201347, ARLINGTON, TX 76006-1347
6396361 +City of Newport News, Office of the City Attorney, 2400 Washington Ave,
Newport News, VA 23607-4301
6396362 +Direct TV, PO Box 830032, Baltimore, MD 21283-0032
6396363 +ECPI College of Technology, 5555 Greenwich Rd Suite 100, Virginia Beach, VA 23462-6542
6396364 +Glasser & Glasser, 580 E. Main Street, Ste 600, Norfolk, VA 23510-2322
6396365 +Holy Spirit Hospital, 503 N. 21st Street, Camp Hill, PA 17011-2288
6396366 +Household Auto Finance, PO Box 17548, Baltimore, MD 21297-1548
6455652 +Household Automotive Finance Corp., c/o The Ramsey Law Firm, PC, P.O. Box 201347,
Arlington, TX 76006-1347
6396367 +James City County, PO Box 8701, Williamsburg, VA 23187-8701
6396368 +Office of the U.S. Trustee, Room 625 Federal Building, 200 Granby Street,
Norfolk, VA 23510-1814
6396369 +Sprint PCS, PO Box 1769, Newark, NJ 07101-1769

The following entities were served by electronic transmission on Dec 23, 2004 and receipt of the transmission was confirmed on:

aty +E-mail: ebnnotices@theramseylawfirm.com Dec 23 2004 05:00:03 Erich M. Ramsey,
The Erich Ramsey Law Firm, P.C., P.O. Box 201347, Arlington, TX 76006-1347
6396360 +EDI: HFC.COM Dec 23 2004 11:15:00 Beneficial, PO Box 17574, Baltimore, MD 21297-1574
6396366 +EDI: HFC.COM Dec 23 2004 11:15:00 Household Auto Finance, PO Box 17548,
Baltimore, MD 21297-1548

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2004

Signature:

